

**Rate Tables for  
Edelweiss Tokio Life - MyLife+**

## SA Upto 50 Lakh

Age/ Term	10	15	20	25	30	35	40	Upto age 80
18	0.743	0.743	0.747	0.777	0.823	0.883	0.951	1.243
19	0.753	0.753	0.760	0.794	0.845	0.911	0.984	1.281
20	0.762	0.762	0.772	0.811	0.869	0.941	1.019	1.321
21	0.769	0.769	0.785	0.829	0.894	0.974	1.056	1.363
22	0.775	0.775	0.799	0.850	0.923	1.009	1.097	1.408
23	0.782	0.782	0.814	0.873	0.955	1.048	1.142	1.456
24	0.790	0.794	0.833	0.901	0.992	1.092	1.192	1.508
25	0.799	0.808	0.855	0.932	1.033	1.140	1.247	1.564
26	0.810	0.825	0.880	0.969	1.079	1.194	1.308	1.624
27	0.824	0.846	0.911	1.011	1.131	1.253	1.376	1.690
28	0.840	0.870	0.947	1.059	1.189	1.320	1.451	1.761
29	0.860	0.899	0.989	1.114	1.253	1.393	1.534	1.838
30	0.883	0.933	1.037	1.176	1.325	1.474	1.625	1.921
31	0.912	0.974	1.094	1.246	1.405	1.564	1.726	2.011
32	0.946	1.022	1.158	1.323	1.493	1.664	1.837	2.108
33	0.987	1.077	1.231	1.410	1.590	1.773	1.959	2.212
34	1.034	1.142	1.314	1.505	1.698	1.894	2.093	2.325
35	1.088	1.217	1.406	1.610	1.816	2.026	2.239	2.446
36	1.151	1.301	1.508	1.726	1.945	2.171	2.399	2.575
37	1.225	1.397	1.621	1.852	2.087	2.330	2.573	2.714
38	1.310	1.505	1.745	1.991	2.243	2.503	2.763	2.863
39	1.407	1.625	1.882	2.144	2.414	2.693	2.969	3.023
40	1.518	1.758	2.031	2.310	2.600	2.899		3.192
41	1.643	1.904	2.193	2.491	2.803	3.123		3.374
42	1.785	2.065	2.370	2.688	3.024	3.366		3.567
43	1.943	2.240	2.563	2.904	3.264	3.630		3.773
44	2.117	2.430	2.771	3.137	3.525	3.915		3.991
45	2.307	2.635	2.997	3.391	3.807			4.222
46	2.576	2.903	3.282	3.702	4.146			4.500
47	2.797	3.138	3.544	3.997	4.473			4.757
48	3.031	3.390	3.826	4.314	4.825			5.027
49	3.278	3.657	4.128	4.655	5.201			5.309
50	3.538	3.941	4.451	5.019				5.604
51	3.811	4.245	4.797	5.410				5.911
52	4.099	4.568	5.168	5.829				6.231
53	4.403	4.914	5.566	6.278				6.565
54	4.726	5.286	5.995	6.761				6.914
55	5.072	5.687	6.457					7.280
56	5.499	6.162	6.993					7.697
57	5.903	6.634	7.535					8.102
58	6.344	7.148	8.125					8.530
59	6.826	7.709	8.765					8.982
60	7.354	8.323						9.461

SA 50 Lakh - 1 Cr  
Non - Tobacco User

Age/ Term	10	15	20	25	30	35	40	Upto age 80
18	0.508	0.510	0.535	0.567	0.600	0.620	0.640	0.748
19	0.513	0.516	0.545	0.572	0.630	0.635	0.650	0.770
20	0.518	0.521	0.555	0.582	0.650	0.655	0.660	0.793
21	0.523	0.526	0.565	0.592	0.660	0.665	0.670	0.817
22	0.528	0.531	0.575	0.602	0.670	0.675	0.680	0.843
23	0.533	0.536	0.585	0.612	0.680	0.685	0.688	0.871
24	0.543	0.546	0.595	0.622	0.690	0.695	0.716	0.901
25	0.553	0.556	0.605	0.632	0.700	0.705	0.747	0.933
26	0.563	0.566	0.615	0.642	0.710	0.717	0.781	0.968
27	0.573	0.576	0.620	0.652	0.715	0.750	0.819	1.006
28	0.574	0.580	0.622	0.660	0.716	0.788	0.861	1.047
29	0.575	0.585	0.625	0.678	0.752	0.829	0.909	1.091
30	0.577	0.592	0.640	0.712	0.792	0.875	0.961	1.139
31	0.593	0.614	0.671	0.751	0.837	0.926	1.019	1.191
32	0.611	0.639	0.706	0.793	0.887	0.982	1.083	1.246
33	0.631	0.668	0.746	0.841	0.941	1.044	1.152	1.306
34	0.657	0.704	0.791	0.895	1.001	1.113	1.229	1.371
35	0.687	0.745	0.843	0.954	1.059	1.189	1.314	1.440
36	0.721	0.791	0.899	1.019	1.120	1.272	1.406	1.515
37	0.761	0.844	0.963	1.090	1.223	1.363	1.507	1.595
38	0.806	0.903	1.032	1.168	1.311	1.462	1.618	1.680
39	0.859	0.970	1.108	1.254	1.408	1.570	1.738	1.771
40	0.920	1.044	1.192	1.348	1.514	1.689		1.869
41	1.019	1.148	1.303	1.468	1.646	1.834		1.987
42	1.096	1.237	1.402	1.580	1.772	1.974		2.098
43	1.183	1.335	1.510	1.702	1.910	2.128		2.216
44	1.280	1.442	1.628	1.835	2.059	2.294		2.341
45	1.385	1.556	1.756	2.050	2.221			2.473
46	1.530	1.704	1.914	2.200	2.414			2.629
47	1.652	1.836	2.062	2.400	2.602			2.776
48	1.781	1.976	2.221	2.650	2.805			2.929
49	1.918	2.126	2.391	2.950	3.023			3.089
50	2.061	2.285	2.950	3.050				3.256
51	2.213	2.455	3.050	3.180				3.430
52	2.372	2.636	3.150	3.450				3.612
53	2.540	2.830	3.240	3.700				3.850
54	2.719	3.038	3.490	4.100				4.300
55	2.911	4.000	4.050					4.500
56	3.117	4.200	4.250					4.700
57	3.341	4.300	4.370					4.850
58	3.584	4.400	4.750					5.150
59	3.850	4.500	5.200					5.240
60	4.143	5.200						5.600

**SA 50 Lakh - 1 Cr****Tobacco User**

<b>Age/ Term</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>	<b>30</b>	<b>35</b>	<b>40</b>	<b>Upto age 80</b>
<b>18</b>	0.647	0.649	0.651	0.653	0.682	0.728	0.783	1.031
<b>19</b>	0.657	0.659	0.661	0.666	0.703	0.754	0.814	1.068
<b>20</b>	0.665	0.667	0.669	0.682	0.724	0.782	0.846	1.106
<b>21</b>	0.672	0.674	0.676	0.698	0.747	0.812	0.881	1.146
<b>22</b>	0.678	0.680	0.682	0.716	0.773	0.844	0.919	1.188
<b>23</b>	0.685	0.687	0.695	0.737	0.803	0.881	0.961	1.235
<b>24</b>	0.691	0.693	0.710	0.762	0.836	0.920	1.007	1.284
<b>25</b>	0.699	0.701	0.730	0.790	0.874	0.965	1.058	1.337
<b>26</b>	0.710	0.714	0.753	0.824	0.917	1.015	1.115	1.395
<b>27</b>	0.722	0.731	0.780	0.863	0.965	1.071	1.178	1.457
<b>28</b>	0.737	0.753	0.813	0.907	1.018	1.132	1.248	1.524
<b>29</b>	0.756	0.781	0.852	0.959	1.079	1.201	1.326	1.597
<b>30</b>	0.778	0.812	0.897	1.016	1.146	1.278	1.412	1.676
<b>31</b>	0.805	0.850	0.949	1.081	1.221	1.362	1.506	1.761
<b>32</b>	0.836	0.893	1.009	1.153	1.303	1.455	1.610	1.853
<b>33</b>	0.873	0.945	1.077	1.234	1.394	1.557	1.724	1.952
<b>34</b>	0.916	1.005	1.154	1.323	1.495	1.670	1.849	2.059
<b>35</b>	0.967	1.074	1.240	1.422	1.606	1.794	1.986	2.173
<b>36</b>	1.026	1.154	1.336	1.530	1.727	1.930	2.136	2.296
<b>37</b>	1.093	1.242	1.441	1.649	1.860	2.079	2.299	2.427
<b>38</b>	1.173	1.343	1.558	1.780	2.007	2.242	2.477	2.569
<b>39</b>	1.263	1.455	1.686	1.922	2.166	2.419	2.670	2.719
<b>40</b>	1.367	1.581	1.826	2.078	2.341	2.613		2.88
<b>41</b>	1.514	1.741	1.998	2.266	2.548	2.839		3.067
<b>42</b>	1.646	1.891	2.164	2.452	2.755	3.067		3.25
<b>43</b>	1.792	2.055	2.345	2.653	2.980	3.314		3.444
<b>44</b>	1.955	2.233	2.541	2.873	3.225	3.581		3.651
<b>45</b>	2.133	2.425	2.753	3.111	3.490			3.87
<b>46</b>	2.358	2.657	3.003	3.387	3.793			4.118
<b>47</b>	2.565	2.878	3.250	3.664	4.101			4.361
<b>48</b>	2.784	3.114	3.514	3.962	4.430			4.616
<b>49</b>	3.015	3.365	3.798	4.281	4.783			4.883
<b>50</b>	3.259	3.633	4.101	4.624				5.161
<b>51</b>	3.514	3.917	4.426	4.990				5.451
<b>52</b>	3.784	4.221	4.774	5.383				5.754
<b>53</b>	4.069	4.546	5.148	5.805				6.069
<b>54</b>	4.372	4.894	5.550	6.257				6.399
<b>55</b>	4.695	5.270	5.983					6.743
<b>56</b>	5.043	5.677	6.452					7.105
<b>57</b>	5.420	6.118	6.960					7.486
<b>58</b>	5.832	6.600	7.512					7.888
<b>59</b>	6.283	7.126	8.112					8.313
<b>60</b>	6.778	7.701						8.764

**SA 1 Cr - 2 Cr**  
**Non - Tobacco User**

Age/ Term	10	15	20	25	30	35	40	Upto age 80
18	0.432	0.432	0.432	0.432	0.435	0.457	0.485	0.628
19	0.438	0.438	0.438	0.438	0.446	0.471	0.502	0.650
20	0.441	0.441	0.441	0.441	0.490	0.495	0.520	0.672
21	0.446	0.446	0.446	0.447	0.500	0.502	0.540	0.695
22	0.449	0.449	0.449	0.456	0.510	0.520	0.561	0.720
23	0.453	0.453	0.453	0.467	0.520	0.540	0.584	0.747
24	0.458	0.458	0.458	0.481	0.530	0.563	0.611	0.777
25	0.462	0.462	0.467	0.495	0.538	0.588	0.640	0.807
26	0.467	0.467	0.479	0.513	0.561	0.616	0.672	0.841
27	0.474	0.474	0.493	0.534	0.588	0.647	0.708	0.877
28	0.483	0.485	0.511	0.559	0.619	0.682	0.749	0.917
29	0.495	0.500	0.533	0.588	0.653	0.722	0.794	0.960
30	0.507	0.517	0.557	0.620	0.720	0.766	0.844	1.007
31	0.523	0.538	0.587	0.657	0.740	0.815	0.899	1.057
32	0.541	0.562	0.620	0.698	0.780	0.868	0.959	1.111
33	0.560	0.590	0.658	0.743	0.820	0.927	1.026	1.168
34	0.586	0.624	0.702	0.794	0.870	0.993	1.100	1.231
35	0.615	0.664	0.751	0.851	0.927	1.066	1.181	1.299
36	0.648	0.708	0.805	0.913	1.000	1.145	1.270	1.370
37	0.687	0.759	0.866	0.982	1.080	1.232	1.367	1.448
38	0.732	0.817	0.933	1.057	1.170	1.328	1.472	1.530
39	0.783	0.881	1.006	1.139	1.270	1.432	1.587	1.618
40	0.843	0.952	1.087	1.230	1.349	1.546		1.713
41	0.928	1.044	1.186	1.338	1.503	1.678		1.822
42	1.003	1.131	1.282	1.445	1.624	1.813		1.928
43	1.088	1.226	1.386	1.563	1.756	1.960		2.043
44	1.183	1.329	1.500	1.691	1.900	2.120		2.164
45	1.286	1.440	1.624	2.000	2.150			2.292
46	1.396	1.559	1.756	2.100	2.223			2.426
47	1.515	1.687	1.898	2.200	2.405			2.568
48	1.643	1.823	2.052	2.400	2.600			2.716
49	1.777	1.969	2.216	2.600	2.809			2.871
50	1.918	2.123	2.900	3.000				3.033
51	2.066	2.300	3.000	3.100				3.202
52	2.222	2.600	3.100	3.200				3.377
53	2.388	3.100	3.200	3.396				3.561
54	2.563	3.400	3.500	3.664				3.753
55	2.751	4.000	4.100					4.150
56	2.953	4.100	4.150					4.200
57	3.172	4.150	4.200					4.385
58	3.410	4.200	4.450					4.617
59	3.670	4.350	4.950					4.970
60	3.957	4.500						5.124

**SA 2 Cr & Above**  
**Non - Tobacco User**

Age/ Term	10	15	20	25	30	35	40	Upto age 80
18	0.390	0.400	0.420	0.430	0.460	0.480	0.500	0.558
19	0.393	0.404	0.425	0.440	0.475	0.490	0.520	0.578
20	0.396	0.408	0.430	0.450	0.510	0.520	0.540	0.600
21	0.399	0.412	0.435	0.460	0.515	0.530	0.550	0.623
22	0.402	0.416	0.440	0.470	0.525	0.550	0.570	0.647
23	0.405	0.420	0.445	0.480	0.535	0.560	0.580	0.674
24	0.411	0.426	0.452	0.491	0.545	0.570	0.590	0.703
25	0.417	0.432	0.459	0.502	0.560	0.580	0.600	0.733
26	0.423	0.438	0.466	0.513	0.560	0.590	0.606	0.765
27	0.429	0.444	0.473	0.524	0.570	0.610	0.641	0.801
28	0.435	0.450	0.480	0.535	0.580	0.618	0.680	0.839
29	0.441	0.456	0.487	0.546	0.592	0.656	0.724	0.882
30	0.453	0.464	0.502	0.561	0.650	0.698	0.772	0.927
31	0.468	0.484	0.531	0.597	0.670	0.746	0.826	0.976
32	0.486	0.508	0.563	0.636	0.716	0.798	0.884	1.028
33	0.505	0.535	0.599	0.680	0.766	0.855	0.949	1.084
34	0.529	0.568	0.642	0.730	0.822	0.919	1.020	1.145
35	0.558	0.607	0.690	0.785	0.910	0.989	1.099	1.211
36	0.590	0.650	0.743	0.845	0.980	1.066	1.185	1.281
37	0.628	0.699	0.802	0.912	1.070	1.150	1.279	1.356
38	0.672	0.755	0.866	0.985	1.152	1.243	1.381	1.436
39	0.722	0.817	0.937	1.065	1.242	1.343	1.492	1.522
40	0.780	0.886	1.016	1.152	1.370	1.454		1.614
41	0.845	0.963	1.101	1.247	1.406	1.574		1.711
42	0.918	1.046	1.194	1.351	1.523	1.704		1.815
43	1.001	1.139	1.295	1.465	1.651	1.847		1.926
44	1.093	1.239	1.406	1.589	1.791	2.001		2.044
45	1.193	1.400	1.525	1.950	2.050			2.168
46	1.300	1.600	1.653	2.050	2.150			2.299
47	1.416	1.750	1.792	2.100	2.279			2.436
48	1.540	1.900	1.941	2.240	2.468			2.580
49	1.671	2.050	2.100	2.375	2.671			2.731
50	1.807	2.350	2.800	2.850				2.888
51	1.951	2.550	2.840	2.900				3.052
52	2.103	2.800	2.880	3.001				3.223
53	2.264	3.100	3.200	3.350				3.401
54	2.435	3.500	3.510	3.650				3.700
55	2.618	4.000	4.020					4.200
56	2.814	4.500	4.510					4.250
57	3.027	5.100	5.120					4.300
58	3.258	5.600	5.610					4.427
59	3.511	6.000	6.020					4.666
60	3.789	6.600						4.920

## SA 1 Cr - 2 Cr

## Tobacco User

Age/ Term	10	15	20	25	30	35	40	Upto age 80
18	0.567	0.567	0.567	0.567	0.591	0.629	0.676	0.898
19	0.578	0.578	0.578	0.581	0.610	0.654	0.705	0.933
20	0.585	0.585	0.585	0.595	0.630	0.679	0.735	0.969
21	0.592	0.592	0.592	0.610	0.651	0.707	0.768	1.007
22	0.597	0.597	0.597	0.626	0.675	0.737	0.803	1.047
23	0.604	0.604	0.611	0.646	0.702	0.771	0.842	1.091
24	0.610	0.610	0.625	0.668	0.732	0.808	0.885	1.137
25	0.618	0.618	0.642	0.694	0.767	0.849	0.933	1.188
26	0.628	0.631	0.664	0.725	0.808	0.896	0.986	1.242
27	0.639	0.647	0.688	0.761	0.852	0.948	1.045	1.301
28	0.653	0.667	0.718	0.802	0.902	1.006	1.110	1.365
29	0.672	0.693	0.755	0.850	0.959	1.070	1.184	1.434
30	0.693	0.722	0.797	0.904	1.022	1.142	1.264	1.509
31	0.718	0.757	0.846	0.965	1.092	1.220	1.353	1.589
32	0.747	0.797	0.901	1.032	1.169	1.308	1.450	1.675
33	0.782	0.845	0.965	1.108	1.254	1.404	1.557	1.769
34	0.823	0.902	1.037	1.192	1.349	1.510	1.675	1.869
35	0.871	0.967	1.118	1.284	1.453	1.627	1.804	1.977
36	0.926	1.041	1.208	1.386	1.568	1.755	1.945	2.094
37	0.989	1.125	1.307	1.497	1.693	1.895	2.098	2.217
38	1.064	1.220	1.417	1.621	1.831	2.048	2.266	2.351
39	1.149	1.325	1.537	1.755	1.981	2.215	2.447	2.493
40	1.248	1.444	1.669	1.902	2.146	2.397		2.645
41	1.376	1.586	1.824	2.072	2.334	2.604		2.816
42	1.500	1.728	1.980	2.247	2.529	2.819		2.989
43	1.638	1.882	2.150	2.437	2.741	3.051		3.173
44	1.793	2.051	2.336	2.644	2.972	3.304		3.369
45	1.961	2.233	2.536	2.869	3.222			3.576
46	2.144	2.428	2.752	3.111	3.491			3.794
47	2.340	2.638	2.985	3.373	3.781			4.025
48	2.548	2.861	3.235	3.654	4.092			4.266
49	2.768	3.099	3.503	3.956	4.426			4.519
50	3.000	3.353	3.790	4.280				4.783
51	3.244	3.622	4.097	4.626				5.058
52	3.501	3.910	4.426	4.998				5.345
53	3.772	4.218	4.780	5.396				5.645
54	4.060	4.549	5.161	5.825				5.958
55	4.367	4.904	5.571					6.285
56	4.698	5.289	6.015					6.629
57	5.056	5.707	6.496					6.991
58	5.447	6.164	7.019					7.373
59	5.876	6.663	7.588					7.778
60	6.345	7.207						8.207

## SA 2 Cr &amp; Above

## Tobacco User

Age/ Term	10	15	20	25	30	35	40	Upto age 80
18	0.513	0.513	0.513	0.513	0.533	0.568	0.612	0.82
19	0.523	0.523	0.523	0.526	0.552	0.592	0.640	0.855
20	0.530	0.530	0.530	0.539	0.571	0.617	0.669	0.89
21	0.536	0.536	0.536	0.553	0.591	0.643	0.700	0.927
22	0.542	0.542	0.542	0.569	0.614	0.672	0.734	0.966
23	0.548	0.548	0.555	0.588	0.640	0.705	0.772	1.008
24	0.554	0.554	0.569	0.609	0.670	0.741	0.814	1.054
25	0.561	0.562	0.586	0.634	0.704	0.781	0.860	1.103
26	0.572	0.576	0.607	0.665	0.742	0.826	0.912	1.156
27	0.582	0.592	0.631	0.699	0.786	0.877	0.969	1.213
28	0.596	0.611	0.660	0.739	0.834	0.933	1.032	1.276
29	0.615	0.636	0.695	0.786	0.889	0.995	1.103	1.343
30	0.635	0.665	0.736	0.838	0.951	1.065	1.182	1.416
31	0.659	0.698	0.783	0.897	1.018	1.141	1.268	1.494
32	0.687	0.738	0.837	0.963	1.093	1.226	1.362	1.578
33	0.721	0.784	0.899	1.036	1.176	1.319	1.466	1.669
34	0.762	0.839	0.969	1.117	1.268	1.422	1.581	1.767
35	0.808	0.902	1.048	1.207	1.369	1.536	1.706	1.872
36	0.862	0.975	1.135	1.306	1.480	1.660	1.843	1.985
37	0.924	1.056	1.232	1.414	1.601	1.795	1.991	2.106
38	0.997	1.148	1.339	1.534	1.735	1.944	2.154	2.236
39	1.079	1.251	1.455	1.664	1.881	2.106	2.330	2.374
40	1.175	1.366	1.583	1.807	2.041	2.283		2.522
41	1.283	1.492	1.723	1.963	2.215	2.475		2.68
42	1.404	1.630	1.875	2.133	2.405	2.684		2.848
43	1.539	1.780	2.040	2.317	2.611	2.910		3.027
44	1.689	1.944	2.220	2.518	2.835	3.155		3.217
45	1.853	2.120	2.415	2.736	3.077			3.419
46	2.031	2.310	2.625	2.972	3.339			3.632
47	2.222	2.515	2.851	3.226	3.621			3.856
48	2.424	2.732	3.094	3.500	3.923			4.091
49	2.638	2.963	3.354	3.793	4.247			4.337
50	2.865	3.210	3.634	4.107				4.594
51	3.101	3.472	3.932	4.444				4.861
52	3.352	3.752	4.252	4.804				5.14
53	3.616	4.051	4.595	5.192				5.432
54	3.897	4.373	4.965	5.608				5.737
55	4.196	4.719	5.364					6.055
56	4.518	5.094	5.795					6.39
57	4.867	5.500	6.263					6.742
58	5.248	5.945	6.771					7.114
59	5.665	6.430	7.324					7.508
60	6.122	6.959						7.925